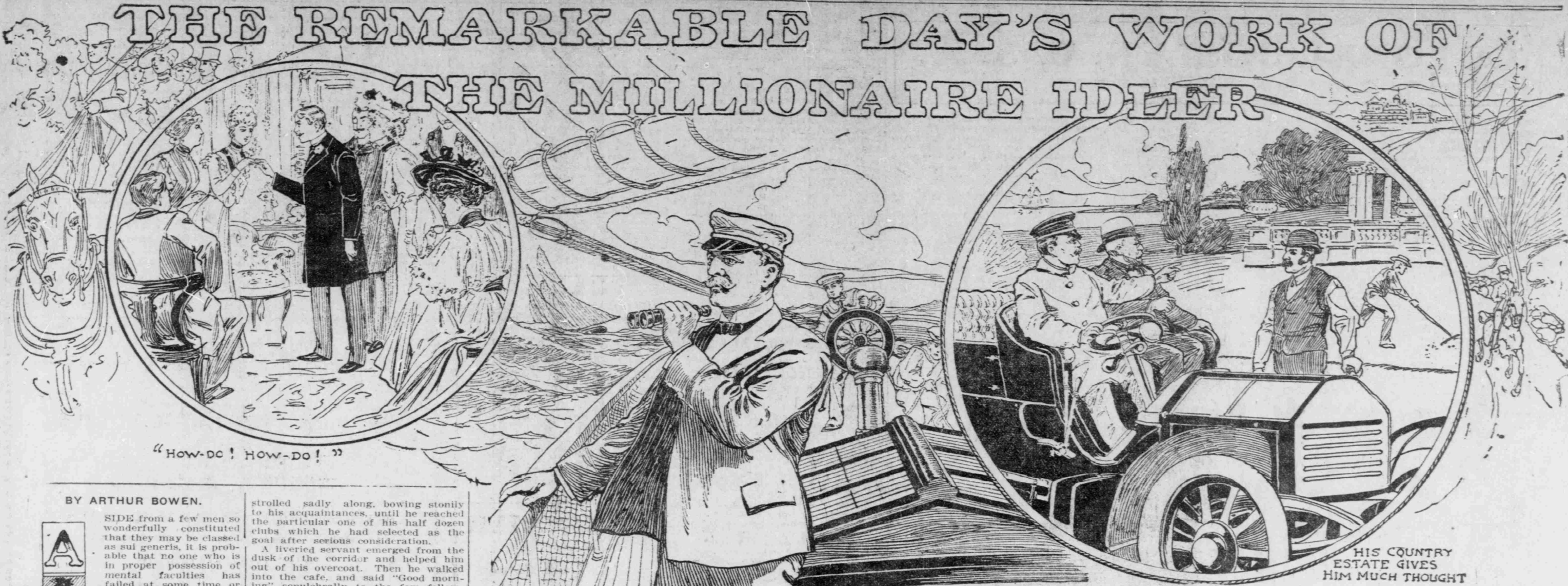


THE REMARKABLE DAY'S WORK OF THE MILLIONAIRE IDLER



"How-Do! How-Do!"

BY ARTHUR BOWEN.

ASIDE from a few men so wonderfully constituted that they may be classed as sui generis, it is probable that no one who is in proper possession of mental faculties has failed at some time or other to wish that he were a millionaire.

When a man feels the rustling of unpaid gas, grocers' and rent bills in his pockets and knows that his immediate assets are 0, while at any moment a creditor may drop on him with a demand for immediate repayment of a \$5 loan, the thought of being a millionaire is one that pleases; and many a man has taken desperate chances of losing his "job," such as it was, by gazing abstractedly into the air within full view of his indignant employer, while he portrayed to himself the paradise of sloth that would be his were he only rich beyond the dreams of even his avarice.

Yet in reality the millionaire is tied to the wheel of work like all the rest of us. Starvation and ejection from his flat may not face him if he stops working, but he faces a loss or a shrinkage of his millions, and no millionaire worthy of the name can bear to contemplate a shrinkage of his two or three millions any more than Mr. William Jones, shipping clerk, can bear to consider a reduction of his \$20 a week salary to \$15.

Of course there are exceptions. There are millionaires pro tem, who, by inheritance or other lucky "strikes," sprout forth in a night and stand full-blown next morning in the Millionaire Garden, beautiful as roses. They are the kind to whom sudden leisure and wealth come as such marvels that nothing except complete idleness will assuage their thirsty souls; forthwith they throw their business affairs trustfully into the hands of others, and hire men to dress, wash, feed and amuse them.

Only Few Genuine Idlers.

Alas! Men who can take good care of millions are not only scarce, but smart; and there is always the chance that they will decide that they can take better care of the millions by making them, their careers. Thus the career of the true idler, who really and conscientiously does nothing—nothing at all, is almost sure to be brief. Its duration is determined purely by the number of millions that need be converted from his possession into that of more industrious if not better men.

Even if the money lasted, the average idler would have to cut his career as an idler short in sheer self-defense after a few years at most, for in the not utterly unwise design of the world it was arranged that idling makes a man ten times as tired as twenty times the same amount of work.

There are some few folk who appear to be able to idle indefinitely without ill effects, but they are vegetables, and would be quite as happy if they were tramps.

There really are not many American millionaire idlers; the true type is as rare as the American bison. Sometimes you may think that you have found a perfect specimen, but hardly do you study him closely before you find that he has some highly important, unimportant, occupation, avocation, fad or delusion that keeps him as busy and even worried as if he were trying to earn \$10 a week by the sweat of his brow.

When a genuine, absolutely pure specimen is found, he can always be "spotted" by his mannerisms, his away appearance, compellingly like that of the unhappy adjutant bird. His bearing is essentially that of the men who have a bright future lying behind them.

Not Much Fun in It.

Poor thing, he hasn't much fun in life. His exclusive circle is so small compared with the large and interesting though undignified affairs of our ruler world; his clubs are so majestic and pervaded with the grave-like quiet of a good asylum; his friends are so intensely well-bred; his valet is so terrifyingly like a trained nurse; his money can buy him only so much more pomp than fun, that he is almost to be congratulated when, at last, the remorseless process of separating him from the money has been finished.

The writer once knew a real millionaire idler. He was a Smith, and through several generations before he graced the world a lot of other Smiths had enjoyed themselves immensely making much money. Then they died and left it to him, although he had never done anything to harm them.

He rose to the occasion and became a genius at idling. At ten in the morning he yawned his way into wakefulness. By quarter past he usually had mastered enough energy to reach out and push the ivory button to summon his "man."

During the process of dressing he absorbed the news of the day in minute doses. "I saw Mr. — yesterday, sir," the valet would venture. "Yes, sir. He had on a sack suit with four buttons, sir, that was quite a delicious color, yes, sir."

"My soul, you don't tell me, James!" was the interested response of Millionaire Smith.

"Yes, sir. And Mr. —'s man tells me that they are going to have a new auto, sir. Violet body, thirty-horse, and guaranteed to go faster than yours, sir. Yes, sir."

"My soul, you don't tell me, James!"

"Yes, sir. And the bootmaker would like to know when he shall call on you, sir."

"My soul, you don't tell me, James!"

strolled sadly along, bowing stonily to his acquaintances, until he reached the particular one of his half dozen clubs which he had selected as the soul after serious consideration. A living servant emerged from the dusk of the corridor and helped him out of his overcoat. Then he walked into the cafe, and said "Good morning, sepulchrally to the few fellow-members, who responded with equally sepulchral voices. He sank into a deep arm-chair and gazed in dignity at a newspaper for a few moments. Then he gazed out of the windows, and, seeing nothing there at that hour of the day except common humanity very busy, he turned with a heavy sigh and said to the company generally:

"My soul, but it's dull in town this year."

After a minute or so, during which the others pondered the remark, one more energetic than the rest replied: "Just the very thing I was going to say when you came in."

"Yes?" replied Mr. Smith with deep gratification. "What will you have?" At 2 o'clock he arose from his luncheon and strolled slowly back to his apartments, where his valet was waiting to dress him in the frock coat that is demanded of the man who would walk the avenue in the afternoon in proper garb.

It took almost an hour for Mr. Smith to get dressed, but it was time well spent, for during its passage he learned from his useful valet that Mrs. — a Pomeranian had fallen suddenly, and that it was feared that it was distemper; that Miss —'s engagement to Count — had been broken, and that the haberdasher had a new style in embroidered silk hosiery to show him.

A Roaring Life.

"My soul, you don't tell me, James!" said Mr. Smith, and walked abroad again, fresh and pretty as a picture, to show himself for a while on the avenue, dive deep into the thrilling delights of speaking earnestly about the weather with spaniel-dog-accompanied ladies and say: "Ah, how do you do?" to handsome men like himself. Mr. Smith strolled into a side street, where, amid a soft thrill of murmured conversation and rustling dresses, tall beauties were pouring tea and saying, "So glad!" as they touched finger tips while they looked over one's shoulder toward the next arrival.

Then a hansom took up Mr. Smith for the next stop of his roaring life as a millionaire. He was whirled through the park, where he indulged in the frantic dissipation of bowing to more ladies with more dogs perched in puffy insolence beside them.

The Millionaire Dinner.

Draped in Inverness and correctly crowned with a crush hat, he went out to a solemn dinner where a pretty girl opposite tried vainly to rally his gloomy spirits. Gloomily he ate his way through the dinner. Now and then he consented to crack a few gloomy jokes, which were received with well-bred indifference. Late in the party went to a problem play that most of them didn't enjoy, but to which they went as a matter of duty, because it was known that the play would be the leading subject of conversation during the coming week. At the supper party afterward Mr. Smith and his friends came nearest to having real fun than had been his lot during any other part of the day. The ladies were clever and handsome, the supper was good, and Mr. Smith became almost gay.

At 1:30 o'clock in the morning he dropped into a club for a nightcap, and 2 o'clock found him in bed, having completed his hard day's work with perfect success.

Sometimes he varied his day's routine by strolling through the suburbs in his auto car; now and then he rode to hounds a bit; once or twice during the season he gave a coaching party; occasionally he even gave little entertainments in his apartments. But the latter enterprise demanded too much thought, and he evaded it as much as possible.

Now and then he indulged in the wilder pleasures of life—the kind that may be enjoyed by quite common persons who are willing to take their chances of a headache next morning. But he really could not enjoy those things as much as the general world; for his millions didn't help him a bit in getting drunk any differently from others or enjoying it more, and they did serve to get him into the papers on an occasion that made him shudder ever after.

This quiet Mr. Smith passed three years as a perfectly successful idler; then one day he was warned that his man of affairs was a scamp.

Poor Smith had inherited the money of his Smith ancestors, but not their quickness at figures. After a few days spent "downtown," during which time the noise and dirt got on his nerves to an appalling extent, he was so puzzled that he couldn't tell as much about his affairs as he had known when he started. Experts and lawyers were called in, and they relieved him of the greater part of his worry by taking away the source of it.

He Has Fun at Last.

Smith is out of society now. He does not promenade the avenue any more, for his capital was so small when his rescuers got through with it that he has to do a little work to make it go around. He is in partnership in a small way with a broker downtown and though he doesn't do much, he feels the grave importance of his position and is at the office ahead of everybody else every day.

HE IS A DEVOTED SPORTSMAN

"My soul!" he said to the writer the other day. "I'm having fun now, and that's more than I ever had then." The typical millionaires whose names come at once to all who think of idle men of wealth, are not really idlers at all. Some of them cannot even be classed as men of leisure. Though they are not men who make the investing and reinvesting of their wealth a business as the Vanderbilts and Goulds do, they are kept busy

enough watching their capital. Such families as the Rhineclauders and Astors have enough real estate property on their hands in the city of New York to make a big village; and though they are able to, and do, pay great salaries to clever managers, there are hundreds of things in the management of real estate that demand the personal attention of the owners. Titles and mortgages cannot pass without the signature of the principal.

The constant accumulation of income requires a constant investment; and it is natural that the owners of the money should have something to say about it. Now, a man can't expect to invest money safely in New York without knowing a great deal about the ever-varying financial conditions. Every year, as the income increases, the owner finds his nose a little nearer the grindstone.

He can't escape. If he were to try to spend the increase instead of investing it, he would find it an equally hard job. He could throw it away, no doubt; but there are not many men who really find amusement in throwing money away.

Spending Is Hard Work.

Spending in charity, building museums or churches, sending out expeditions, building libraries, buying works of art, all demand hard work. A man can't simply say to an architect, "Go ahead and build me so-and-so," or to a city, "I will give such-and-such a thing." The city wants to know a whole lot about it and have a whole lot of assurances. Buildings which are to stand as monuments to the donor naturally demand a great deal of his personal attention, unless he is willing to take the chances that a structure will arise that will make him ridiculous.

So the millionaire man of leisure may be found in his real estate or other offices at certain regular times as surely as if he were Mr. Jones' book-keeper, who must be there to carry his salary, or he may spend weeks and months poring over architects' plans or other technical problems.

The mere work of taking even gen-

eral intelligent care of millions would be quite hard enough for most persons; but the majority of the well known men of leisure have plenty of other concerns to keep them going, and going hard.

Thus C. Oliver Iselin not only pays personal care to his beautiful estate, but he has developed his talent for yachting to such a degree that it has become an exacting vocation for him, and makes more demands on his time, brain and body than does the daily work of the average man. The man on whom his rested nearly the whole responsibility for keeping the America's cup on this side of the water, as it has rested on him for years, is having a strenuous time of it.

Levi P. Morton until recently managed his great thousand-acre farm and the rest of the fine estate on the Hudson personally, and was up and out early and late. Some years ago he spent as much time and energy as any professional breeder in developing the breeds of Jersey cattle.

H. McKay Twombly is another farmer on a huge scale, and by dint of sheer hard daily thought and work has made his name much better known as a breeder of draught and carriage horses than it was before as that of a man who married into the Vanderbilts family.

"Archie" Watt learned so much about nautical matters, shipbuilding and marine engineering that he not only designed his own great steam yacht, but planned her engines, and is able to take her around the world without a captain to help him if he chooses.

Elbridge T. Gerry, too, is a millionaire of "leisure" who has worked so

hard over his pleasures that he is a trained and able sailor today, as good a navigator as most sea captains who command merchant vessels.

These things cannot be learned in easy chairs or without hard mental and physical work. What J. Pierpont Morgan knows about the two vastly different subjects of art and collie dog breeding represents as much study and investigation as the ordinary man would give to either of these matters if he intended to make them his life's work.

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Begging as a Business.

The "profession" of the beggar is now as well established as the "profession" of the thief. At the lowest estimate there are 120,000 "professional" beggars in the United States, and at present 2,000 of them are roaming about the streets of New York, which is their mecca during the holiday season, when the philanthropic purse is open wider than usual.

No beggar in New York makes less than \$5 a day, according to some recent newspaper estimates. They receive contributions varying from one penny to \$25. Some of them are experts in their lines and play only for donations of \$5 and \$10 and upwards, telling plausible stories of unpaid rents, dying wives and starving children, of funeral expenses and other harrowing experiences that appeal to the sympathies of tender hearted humanity.

During the ten week days of the holiday season, therefore, the amount of alms collected by this gentry probably runs up to at least \$120,000.

THE KING OF BLOOD PURIFIERS SSS

In every collection of things there is a superior, one that stands above all the rest and is known as the best, or king of its class. By its record of forty years of cures S. S. S. has demonstrated its superiority over all other blood purifiers and is known and recognized everywhere as the best—The King of Blood Purifiers. The people everywhere endorse it, and there are few homes where this great remedy is not known and used, and today there are thousands in all parts of the country who have been cured of diseases by its use and who are daily recommending it to those who are in need of a blood purifier. It has held the confidence of the public for this long period of time, and is more in favor now than ever before, because it does all that is claimed for it, and "S. S. S. for the blood" has grown to be a household saying.

One of its greatest claims to the title of "The King of Blood Purifiers" is that it is purely vegetable, being made entirely from roots, herbs and barks of the forests and fields selected for their purifying and healing action on the blood and their fine tonic properties for building up and strengthening the entire system. Not so with the usual blood medicines, for they contain Potash and other strong mineral ingredients that derange the stomach and digestion and otherwise damage the health.

Bad blood is responsible for most of the ailments of mankind. When from any cause the Liver, Kidneys, Bowels or other organs of bodily waste become torpid, dull or sluggish in their action, and fail to carry out the poisons which are being constantly formed in the system, these poisons are absorbed by the blood. As this vital fluid is the very life of the body, nourishing and supplying strength, through its circulation, to every muscle, nerve, bone and tissue, disease in some form is sure to follow when it becomes contaminated.

Eczema, Tetter, Acne, Pimples, Boils, etc., while they show on the skin have an underlying cause which is far deeper—a poisoned blood supply—and until this is corrected and the blood made pure and strong, the distressing itching and burning as well as the disfiguring, humiliating symptoms will remain to torment the sufferer. No amount of salves, washes, skin foods, rouge, etc., can reach the trouble; a real blood remedy is required. S. S. S. cures these and all other skin diseases, and when it has cleansed the blood of the poisons and impurities the cure is permanent and lasting. Rheumatism, Catarrh, Scrofula, Chronic Sores or Ulcers and Contagious Blood Poison are all deep-seated blood diseases. When the blood becomes contaminated with the poisons producing these diseases, the entire circulation grows polluted and vitiated, and these painful and dangerous diseases will continue to grow worse until this vital fluid is cleansed and made strong and healthy again.

In all these disorders S. S. S. has proved itself a perfect remedy, and has well earned the title of "The King of Blood Purifiers." It goes down into the blood and forces out all poison of every kind, all waste and foreign matter, and makes it pure and health-sustaining as nature intended, curing the disease permanently. Nothing reaches inherited blood taint or old chronic troubles like S. S. S., and being a strictly vegetable remedy it can be taken by old or young without fear of bad after-effects or injury in any way to the system. Not only is S. S. S. a blood purifier and system builder of the highest order, but a tonic and appetizer without an equal, and is unexcelled in cases of general debility, loss of appetite, weakness, that tired, run-down condition, lack of energy and force, and other distressing complaints common to Spring and Summer months.

If you have any blood trouble write us about it, stating the case fully, and our physicians will help you to get rid of it by free medical advice and will send books on the different diseases, which contain valuable information, without charge.

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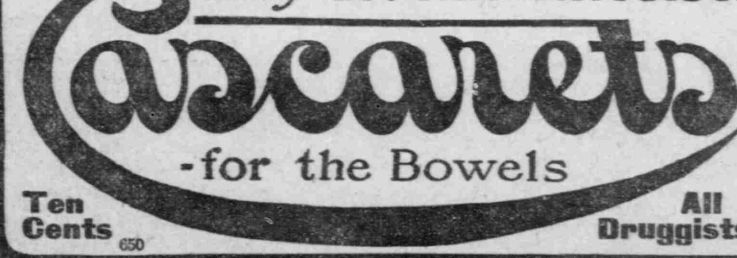
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